

REMARKS/ARGUMENTS

Prior to entry of this Amendment, claims 1-85 were pending in this application. Claims 1, 12, 23, 35, and 52 have been amended, claims 2-4, 13-15, 27, 50, 67, and 84 have been canceled, and no new claims have been added herein. Accordingly, claims 1, 5-12, 16-26, 28-49, 51-66, 68-83, and 85 are now pending for examination. Applicants respectfully request reconsideration of these claims, as amended, for at least the reasons presented below.

35 U.S.C. § 112 Rejection, Indefinite

The Office Action has rejected claims 4, 15, 27, 50, 67, and 84 under 35 U.S.C. § 112, second paragraph, as allegedly being in narrative form and replete with indefinite and functional or operational language, and further for being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. Applicants note that claims 4, 15, 27, 50, 67, and 84 have been canceled herein thereby rendering the rejection moot. Therefore, the Applicants respectfully request withdrawal of the rejection.

35 U.S.C. § 103 Rejection, Koakutsu in view of Lowery

Claims 1-6, 11-17, 22-29, 34-41, 43-45, 48, 50-58, 60-62, 64-65, 67-74, 76-79, 81-82, and 84-85 have been rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 6,902,105 to Koakutsu (hereinafter "Koakutsu") in view of U.S. Patent No. 6,189,785 to Lowery (hereinafter "Lowery"). The Applicants respectfully submit that the Office Action does not establish a *prima facie* case of obviousness in rejecting these claims, as amended. Therefore, the Applicants request reconsideration and withdrawal of the rejection.

In order to establish a *prima facie* case of obviousness, the Office Action must establish: 1) some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the references or

combine their teachings; 2) a reasonable expectation of success of such a modification or combination; and 3) a teaching or suggestion in the cited prior art of each claimed limitation. See MPEP §706.02(j). As will be discussed below, the references cited by the Office Action do not teach or suggest each claimed limitation. For example, none of the references, alone or in combination, teach or suggest generating a first receipt if a check includes a particular field and generating a second, different receipt if the check does not include that particular field. That is, neither reference teaches or suggests generating different receipts for corporate checks and non-corporate checks.

Koakutsu is directed to "capturing image data from negotiable instruments such as checks used for settling transactions." (Col. 1, lines 10-11) More specifically, Koakutsu is directed to "a negotiable instrument processing apparatus, method, and system for minimizing the data size of the image data captured from a check or other negotiable instrument during electronic payment processes." (Col. 1, lines 49-53) Under Koakutsu "the reading process time and data size of the resulting image data can both be reduced by thus capturing image data from the negotiable instrument by scanning only a defined reading area." (Col. 1, lines 63-67) However, Koakutsu does not teach or suggest generating a first receipt if a check includes a particular field and generating a second, different receipt if the check does not include that particular field. That is, Koakutsu does not teach or suggest generating different receipts for corporate checks and non-corporate checks. Rather, Koakutsu notes that business checks and personal checks are different sizes and describes setting the reading area for the check accordingly. (See col. 12, lines 14-38)

Lowery "relates generally to point of sale systems and more particularly to a demand deposit account data processing system whereby demand deposit account data may be recorded and processed in order to verify and settle transactions electronically." (Col. 1, lines 7-11) More specifically, Lowery describes a "point of sale terminal [that] also preferably includes a check imaging scanner, a point of sale printer, and a display monitor [where] the point of sale printer may be any type of computer printer capable of generating an authorization receipt

recording the identification of the merchant, the check 110 information, sale information, and the transaction result." (Col. 6, lines 10-16) However, Lowery does not teach or suggest, alone or in combination with Koakutsu, generating a first receipt if a check includes a particular field and generating a second, different receipt if the check does not include that particular field. That is, neither reference teaches or suggests generating different receipts for corporate checks and non-corporate checks. Rather, Lowery only mentions that the receipt can include check information.

Claim 1, upon which claims 5-11 depend, recites in part "identifying the scanned check as a corporate check if the MICR line includes an auxiliary on-us field; identifying the scanned check as a non-corporate check if the MICR line does not include an auxiliary on-us field; generating a first receipt having language suitable for the corporate check if the scanned check is a corporate check; and generating a second receipt different from the first receipt and having language suitable for the non-corporate check if the scanned check is identified as a non-corporate check." Neither Koakutsu nor Lowery teaches or suggests, alone or in combination, identifying the scanned check as a corporate check if the MICR line includes an auxiliary on-us field, identifying the scanned check as a non-corporate check if the MICR line does not include an auxiliary on-us field, generating a first receipt having language suitable for the corporate check if the scanned check is a corporate check, and generating a second receipt different from the first receipt and having language suitable for the non-corporate check if the scanned check is identified as a non-corporate check. Rather, Koakutsu notes that business checks and personal checks are different sizes and describes setting the reading area for the check accordingly while Lowery only mentions that the receipt can include check information. For at least these reasons, the Applicants request withdrawal of the rejection and allowance of claims 1-11.

Claim 12, upon which claims 16-22 depend, recites in part "a processor configured to identify the scanned check as a corporate check if the MICR line includes an auxiliary on-us field and identify the scanned check as a non-corporate check if the MICR line does not include an auxiliary on-us field; and an output component adapted to generate a first receipt in response to the processor's determination that the scanned check is a corporate check

and generate a second receipt different from the first receipt in response to determining the scanned check is a non-corporate check wherein the first receipt includes language suitable for the corporate check and the second receipt includes language suitable for the non-corporate check." Neither Koakutsu nor Lowery teaches or suggests, alone or in combination, identifying the scanned check as a corporate check if the MICR line includes an auxiliary on-us field, identifying the scanned check as a non-corporate check if the MICR line does not include an auxiliary on-us field, generating a first receipt in response to the processor's determination that the scanned check is a corporate check, and generating a second receipt different from the first receipt in response to determining the scanned check is a non-corporate check wherein the first receipt includes language suitable for the corporate check and the second receipt includes language suitable for the non-corporate check. Rather, Koakutsu notes that business checks and personal checks are different sizes and describes setting the reading area for the check accordingly while Lowery only mentions that the receipt can include check information. For at least these reasons, the Applicants request withdrawal of the rejection and allowance of claims 12-22.

Claim 23, upon which claims 24-26 and 28-34 depend, recites in part "determining whether the check transaction is a corporate check transaction or a non-corporate check transaction based on whether a field associated with the information about the check transaction is present; generating, in response to the determination that the check transaction is a corporate check transaction, a first receipt that includes language suitable for the corporate check transaction; and generating, in response to the determination that the check transaction is a non-corporate check transaction, a second receipt that is different from the first receipt and includes language suitable for the non-corporate check transaction." Neither Koakutsu nor Lowery teaches or suggests, alone or in combination, determining whether the check transaction is a corporate check transaction or a non-corporate check transaction based on whether a field associated with the information about the check transaction is present, generating, in response to the determination that the check transaction is a corporate check transaction, a first receipt that includes language suitable for the corporate check transaction, and generating, in response to the

determination that the check transaction is a non-corporate check transaction, a second receipt that is different from the first receipt and includes language suitable for the non-corporate check transaction. Rather, Koakutsu notes that business checks and personal checks are different sizes and describes setting the reading area for the check accordingly while Lowery only mentions that the receipt can include check information. For at least these reasons, the Applicants request withdrawal of the rejection and allowance of claims 23-26 and 28-34.

Claim 35, upon which claims 36-49 and 51 depend, recites in part "determining, based on the information, whether the financial transaction is a corporate type transaction or a non-corporate type transaction; generating, in response to the determination that the financial transaction is a corporate type transaction, a first receipt having language that reflects the corporate nature of the financial transaction; and generating, in response to the determination that the financial transaction is a non-corporate type transaction, a second receipt different from the first receipt and having language that reflects the non-corporate nature of the financial transaction." Neither Koakutsu nor Lowery teaches or suggests, alone or in combination, "determining, based on the information, whether the financial transaction is a corporate type transaction or a non-corporate type transaction, generating, in response to the determination that the financial transaction is a corporate type transaction, a first receipt having language that reflects the corporate nature of the financial transaction, and generating, in response to the determination that the financial transaction is a non-corporate type transaction, a second receipt different from the first receipt and having language that reflects the non-corporate nature of the financial transaction. Rather, Koakutsu notes that business checks and personal checks are different sizes and describes setting the reading area for the check accordingly while Lowery only mentions that the receipt can include check information. For at least these reasons, the Applicants request withdrawal of the rejection and allowance of claims 35-49 and 51.

Claim 52, upon which claims 53-66, 68-83, and 85 depend, recites in part "a processor configured to detect the presence of the field wherein the presence of the field indicates that the financial transaction is a corporate type transaction; and an output component

that generates a first receipt in response to detecting the presence of the field and generates a second receipt in response to not detecting the field wherein the first receipt includes language that reflects the corporate nature of the financial transaction and wherein the second receipt is different from the first receipt and does not include the language that reflects the corporate nature of the transaction." Neither Koakutsu nor Lowery teaches or suggests, alone or in combination, detecting the presence of the field wherein the presence of the field indicates that the financial transaction is a corporate type transaction, generating a first receipt in response to detecting the presence of the field, and generating a second receipt in response to not detecting the field wherein the first receipt includes language that reflects the corporate nature of the financial transaction and wherein the second receipt is different from the first receipt and does not include the language that reflects the corporate nature of the transaction. Rather, Koakutsu notes that business checks and personal checks are different sizes and describes setting the reading area for the check accordingly while Lowery only mentions that the receipt can include check information. For at least these reasons, the Applicants request withdrawal of the rejection and allowance of claims 52-66, 68-83, and 85.

35 U.S.C. § 103 Rejection, Koakutsu and Lowery further in view of Repak

Claims 7, 18, 30, 46, 63, and 80 have been rejected under 35 U.S.C. § 103(a) as being unpatentable over Koakutsu as modified by Lowery as applied to claims 1, 12, 23, 33, 52, and 69 above, and further in view of U.S. Patent Publication No. 2003/0229586 of Repak (hereinafter "Repak"). The Applicants respectfully request withdrawal of the rejection and allowance of the claims for at least the reason that claims 7, 18, 30, 46, 63, and 80 each depend upon base claims that are thought to be allowable as discussed in detail above.

35 U.S.C. § 103 Rejection, Koakutsu and Lowery further in view of Templeton

Claims 8-10, 19-21, 31-33, 42, 47, 49, 59, 66, 75, and 83 have been rejected under 35 U.S.C. § 103(a) as being unpatentable over Koakutsu as modified by Lowery as applied to

claims 1, 12, 23, 33, 52, and 69 above, and further in view of U.S. Patent No. 5,679,940 to Templeton et al. (hereinafter "Templeton"). The Applicants respectfully request withdrawal of the rejection and allowance of the claims for at least the reason that claims 8-10, 19-21, 31-33, 42, 47, 49, 59, 66, 75, and 83 each depend upon base claims that are thought to be allowable as discussed in detail above.

CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,

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